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UNITED STATES DEPARTMENT OF AGRICULTURE  
FARM SECURITY ADMINISTRATION

950 Broadway  
Denver 3, Colorado  
October 1, 1945

\* HIGHLIGHTS OF THE FARM SECURITY ADMINISTRATION PROGRAM  
IN COLORADO SINCE 1935

Farm Security makes rehabilitation or operating loans to farm families unable to secure satisfactory credit from existing sources. Loans are based on the need of the family and repayments on the ability of the farm to produce, after family living and farm operating costs are deducted. A farm and home plan drawn by the family and the supervisor forms the basis for development of a sound enterprise. Rehabilitation loans are at 5% interest and the credit is not withdrawn in the event of market fluctuations or emergencies such as flood or drouth. The maximum that can be loaned in a year is \$2500, and repayment is required before five years elapse. Farm Security also makes farm purchase loans under the Bankhead-Jones Farm Tenant Act. These loans, for family-type farms, are made to eligible farmers approved by county FSA committees. They are at 3% and the maximum repayment period is 40 years. Both types of loans are available to veterans of World War II.

Loans made for rehabilitation purposes in 10 years total \$24,134,149 and repayments, including interest, amount to \$18,224,508.

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FSA has helped one-third of all farmers and ranchers in the state and currently has active loans with 3,227 families.

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The agency re-stocked much of the western range country after the drouth and depression, and provided credit and guidance in farm and home management to assist farmers and ranchers to regain normal production and income. As a result of progress made, these families were able to show heavy production records of war food and fiber, and have also improved their economic status considerably.

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The sharing of heavy farm machinery, blooded sires and other facilities by small groups of farmers, who, individually cannot afford to own them because of high cost and incomplete utilization, has been given impetus by FSA. About 361 of these groups have been organized with loans from the

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agency, and serve 1400 families which would otherwise be without the services offered by the group.

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Farm Security makes sound loans and they are repaid. A total of 8,125 families in the state have paid their FSA obligations in full.

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As of August 31, 1945, FSA had made 60 rehabilitation loans to veterans of World War II totalling \$91,027 to assist them in getting a sound start in farming.

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County FSA committees, serving as voluntary debt adjustment committees for all farmers, have handled 3,263 debt adjustment cases in which they were asked by creditor and debtor to work out equitable reductions and repayment schedules. Total debt involved was \$7,039,181 and total reduction of debt to farmers was \$1,905,109.

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Small farmers can and do produce heavily when they have sufficient land and credit resources. During the war, much of the increased food and fiber production came from small farmers. For example, the 23 families in Logan county now buying farms under FSA's farm ownership program, produced and sold enough food last year to feed 936 soldiers for one year.

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FSA has made 172 farm ownership loans in the state since 1937. These families had an average net worth gain of \$2,252 in 1944. Payments due were \$74,042 and payments made for the year were \$226,103. Payments due all years totalled \$235,206 while payments made amounted to \$496,497.

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One of the important lending programs administered by FSA concerns water facilities loans, available to all farmers in the 17 western states for almost any type of farmstead or domestic water supply. These loans are at 3% interest for the life of the facility. Provisions for adequate water have assisted many farmers in producing more for war needs and also improving their economy.

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FSA cooperates with the medical profession and farm families in encouraging formation of medical care groups to improve rural health. Activity agreements are in effect with the State Bureau of Vocational Rehabilitation and close cooperation exists with State Health Departments with the objective of improving rural sanitary conditions. A definite proposal for a broader and more effective health program is contained in a FSA booklet, "Health Care for All", which has been distributed to planning groups and others interested in better health care.

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Many loans have been made to sons and daughters of FSA families to permit them to participate in such activities as 4-H Clubs and Future Farmers of America so that they may learn good management practices. Livestock raised by these young people usually ranks high at county and state fairs.

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During the 1944-45 fiscal year, FSA made rehabilitation loans totalling \$1,619,024 and during the same period total collections were \$3,247,355.

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LaPlata county farm families cooperating with FSA programs constituted seven percent of all farmers in the county last year but produced 12% of the cream sold. The families sold 58,175 pounds of total butterfat sales of 480,000 pounds, and produced another 21,000 pounds for home use.

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Farm ownership loans under the Bankhead-Jones Act have proven so successful that Congress authorized \$25,000,000 for such loans, ear-marking the money for use by World War II veterans only. These loans can be made in any county. First loan in Region X of FSA, Colorado, Wyoming and Montana, went to John A. McDonald for a 560-acre stock ranch in Park county, Montana.

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When military installations increased the consumption of milk at Pueblo by about one-third, or 2,000 gallons daily, a group of 43 FSA families made up the difference. Through loans and technical assistance provided by FSA, these farm families more than doubled the size of their herds, from 383 cows to 693 cows, and built or improved 21 barns. These small farmers met sanitary standards and are supplying one-third of Pueblo's daily consumption of Grade A milk.

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The agency has brought about more equitable tenure arrangements for small farmers through use of the U. S. Department of Agriculture's flexible lease. Both landlord and tenant benefit from a good written lease, and many families now have tenure of from three to 10 years, and no longer move annually to another place.

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Ten years of experience in working with farm families and their problems qualify FSA to render considerable assistance to returning veterans who lack sufficient capital to engage in farming. All types of loans handled through FSA are available to the veteran. Full information regarding these loans may be obtained from county FSA supervisors.

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Long-term credit and supervision, with emphasis on farm and home plans, has helped many farm families. It has improved their economic stability and enabled them to become self-sustaining citizens, free of debt and enjoying improved health and participating in community affairs. These FSA families are much better off than they were, and so are the communities in which they live and so is the nation.

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